

Information to identify the case:

Debtor 1 **Kristopher C Rosche**
 First Name Middle Name Last Name

Debtor 2 **Jennifer L Rosche**
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1791**

EIN ____-____-____

Social Security number or ITIN **xxx-xx-3887**

EIN ____-____-____

United States Bankruptcy Court **Western District of Wisconsin,**
http://www.wiwb.uscourts.gov

Date case filed for chapter **7** **12/18/19**Case number: **1-19-14181-bhl****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kristopher C Rosche	and Jennifer L Rosche
2. All other names used in the last 8 years		
3. Address	N9496 County Road VV Mindoro, WI 54644	N9496 County Road VV Mindoro, WI 54644
4. Debtor's attorney Name and address	Greg P. Pittman Pittman & Pittman Law Offices, LLC 712 Main Street La Crosse, WI 54601 Contact phone 608-784-0841	Greg P. Pittman (See attorney address to left)
5. Bankruptcy trustee Name and address	Mark J. Wittman 223 S. Central Avenue Marshfield, WI 54449	Contact phone 715-389-1388

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Federal Courthouse 500 S. Barstow Street Eau Claire, WI 54701	Hours open: Monday – Friday 8:00 AM – 4:30 PM Contact phone 715-839-2980 Date: 12/19/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 21, 2020 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Common Council Chambers, Onalaska City Hall, 415 Main Street, Onalaska, WI 54650
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 3/23/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of WisconsinIn re:
Kristopher C Rosche
Jennifer L Rosche
DebtorsCase No. 19-14181-bhl
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0758-1

User: tina
Form ID: 309APage 1 of 2
Total Noticed: 41

Date Rcvd: Dec 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2019.

db/jdb
aty +Kristopher C Rosche, Jennifer L Rosche, N9496 County Road VV, Mindoro, WI 54644-9126
+Greg P. Pittman, Pittman & Pittman Law Offices, LLC, 712 Main Street,
La Crosse, WI 54601-4121
4788712 +ALE Solutions, 1 W. Illinois St., #300, Saint Charles, IL 60174-2851
4788720 Creative Finance, 815 Business Park Drive, Wisconsin Dells, WI 53965-9440
4788722 +Dane County Child Support, 210 Martin Luther King Jr #365, Madison, WI 53703-3350
4788723 Dash of Cash, PO Box 1329, Kahnawake, Quebec J0L1B0
4788725 +Family Dentistry of West Salem, 210 Leonard St. N, West Salem, WI 54669-1659
4788726 +Genesis Financial, 3175 Commercial Ave., Ste 201, Northbrook, IL 60062-1924
4788729 JP Morgan Chase (auto), PO Box 901098, Fort Worth, TX 76101-2098
4788732 +MRS BPO LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
4788731 +Midland Funding, LLC, 320 E. Big Beaver, #300, Troy, MI 48083-1271
4788735 +Opportunity Financial, 130 E Randolph Street, STE 3400, Chicago, IL 60601-6379
4788739 +Sequium Asset Solutions, 1130 Northchase Parkway, STE 150, Marietta, GA 30067-6429
4788740 +Sharry Baerber, 105 Ajay Dr, Theresa, WI 53091-9776
4788741 +Shelly McClaine, W344s9470 Jericho Dr, Eagle, WI 53119-1691
4788742 +TBOM/Fortiva, PO Box 105555, Atlanta, GA 30348-5555
4788743 US Cellular, 841 West Bryn Mawr Ave., Ste 700, Chicago, IL 60631
4788745 +Washington County Child Support, 432 E Washington St, West Bend, WI 53095-2500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: g Wittman Law at Charter.net Dec 19 2019 20:00:42 Mark J. Wittman,
223 S. Central Avenue, Marshfield, WI 54449-2836
smg EDI: WISCDEPREV.COM Dec 20 2019 01:03:00 Wisconsin Department of Revenue,
Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901
4788711 EDI: AFNIRECOVERY.COM Dec 20 2019 01:03:00 AFNI, Post Office Box 3517,
Bloomington, IL 61702-3517
4788710 +E-mail/Text: bankruptcy@speedyinc.com Dec 19 2019 20:00:48 Ad Astra Recovery Services,
3611 N. Ridge Rd #104, Wichita, KS 67205-1214
4788713 +E-mail/Text: brn@altra.org Dec 19 2019 20:01:02 Altra Federal Credit Union,
2715 Losey Blvd. South, La Crosse, WI 54601-7441
4788714 +EDI: ACBK.COM Dec 20 2019 01:03:00 American Credit Acceptance, 961 E. Main St, 2nd Floor,
Spartanburg, SC 29302-2185
4788718 +EDI: PHINGENESIS Dec 20 2019 01:03:00 CB Indigo, PO Box 4499, Beaverton, OR 97076-4499
4788715 EDI: CAPITALONE.COM Dec 20 2019 01:03:00 Capital One, Post Office Box 85667,
Richmond, VA 23285-5667
4788716 +EDI: CAPITALONE.COM Dec 20 2019 01:03:00 Capital One Bank USA NA, Post Office Box 30281,
Salt Lake City, UT 84130-0281
4788717 +E-mail/Text: opsga_usbankruptcy@cashnetusa.com Dec 19 2019 20:00:44 CashNet USA,
175 W Jackson St, Ste 1000, Chicago, IL 60604-2863
4788719 +E-mail/Text: bmg.bankruptcy@centurylink.com Dec 19 2019 20:00:53 Century Link,
100 Century Link Drive, Monroe, LA 71203-2041
4788721 +E-mail/PDF: creditonebknotifications@resurgent.com Dec 19 2019 20:03:29 Credit One Bank,
PO Box 98872, Las Vegas, NV 89193-8872
4788724 +EDI: ESSL.COM Dec 20 2019 01:03:00 Dish Network, 9601 S Meridian Blvd,
Englewood, CO 80112-5905
4788727 +E-mail/Text: bankruptcy@rentacenter.com Dec 19 2019 20:01:07 Get It Now,
5501 Headquarters, Plano, TX 75024-5837
4788728 EDI: JEFFERSONCAP.COM Dec 20 2019 01:03:00 Jefferson Capital Systems, 16 Mclelland Road,
Saint Cloud, MN 56303
4788728 E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 19 2019 20:01:01 Jefferson Capital Systems,
16 Mclelland Road, Saint Cloud, MN 56303
4788730 +E-mail/PDF: resurgentbknotifications@resurgent.com Dec 19 2019 20:03:42 LVNV Funding LLC,
PO Box 1269, Greenville, SC 29602-1269
4788733 +E-mail/Text: Bankruptcies@nragroup.com Dec 19 2019 20:01:08 NTL Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
4788734 +EDI: AGFINANCE.COM Dec 20 2019 01:03:00 One Main Financial, 600 W Wisconsin St.,
Sparta, WI 54656-2333
4788736 E-mail/Text: info@plazaservicesllc.com Dec 19 2019 20:00:43 Plaza Services,
110 Hammond Drive Ste 110, Atlanta, GA 30328
4788737 +E-mail/Text: aleslie@hatlawfirm.com Dec 19 2019 20:01:07 Rental Access, PO Box 5117,
South Fulton, TN 38257-0117
4788738 +EDI: PHINELEVATE Dec 20 2019 01:03:00 Rise Credit, 4150 International Plaza, Ste. 300,
Fort Worth, TX 76109-4819
4788744 +EDI: VERIZONCOMB.COM Dec 20 2019 01:03:00 Verizon Wireless, PO Box 650051,
Dallas, TX 75265-0051
4788746 +EDI: BLUESTEM Dec 20 2019 01:03:00 Webbank/Fingerhut, 6250 Ridgwood Rd,
Saint Cloud, MN 56303-0820

TOTAL: 24

District/off: 0758-1

User: tina
Form ID: 309A

Page 2 of 2
Total Noticed: 41

Date Rcvd: Dec 19, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4788747 ##+Wisconsin Acceptance, LLC, 125 N Halsted, Chicago, IL 60661-2101

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2019 at the address(es) listed below:

Greg P. Pittman on behalf of Joint Debtor Jennifer L Rosche greg@pittmanandpittman.com,
galen@pittmanandpittman.com;wanda@pittmanandpittman.com;wade@pittmanandpittman.com;elizabeth@pittmanandpittman.com
Greg P. Pittman on behalf of Debtor Kristopher C Rosche greg@pittmanandpittman.com,
galen@pittmanandpittman.com;wanda@pittmanandpittman.com;wade@pittmanandpittman.com;elizabeth@pittmanandpittman.com
Mark J. Wittman gwittmanlaw@charter.net, trustee@wittman@gmail.com;WI07@ECFCBIS.COM
U.S. Trustee's Office USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 4